

Phelan Hallinan & Schmieg, PC

400 Fellowship Road, Suite 100

Mt. Laurel, NJ 08054

856-813-5500

Fax: 856-813-5508

Nicole.Duffy@fedphe.com

Representing Lenders in
Pennsylvania and New Jersey

January 9, 2012

Reinstatement Quote

GEORGE DAVIS
52 POOR FARM ROAD
PENNINGTON, NEW JERSEY 08534-3801

Re: Phelan Hallinan & Schmieg, P.C. File No.: GMAC-9550
Loan Number: 0601741467
Mortgagor: GEORGE DAVIS
Property: 52 POOR FARM ROAD PENNINGTON NEW JERSEY 08534-3801

Dear Mortgagor:

This letter is in response to your request for a reinstatement amount. As of January 9, 2012 the reinstatement amount owed is \$48,615.06. However, the amount that you owe, including but not limited to legal fees and costs and/or escrow advances, may increase between the date of this letter and the date that you reinstate your loan. This is because additional steps may occur in the foreclosure process and additional amounts may become due. If you have previously received a discharge in a Chapter 7 bankruptcy, this correspondence is not, and should not be construed to be, an attempt to collect a debt from you personally, but is only being provided for informational purposes pursuant to a request made by you or your agent to better benefit you.

It is our understanding that you intend to reinstate the loan at a future date. If you pay by 1/23/12, we estimate that the reinstatement amount will be as follows:

Monthly Payments Due (including payment due on 1/1/12)	\$ 46,079.45
Late Charges	\$ 2,360.61
Escrow Balance	\$ 0.00
Property Inspections/BPO	\$ 175.00
Legal Fees and Costs through January 9, 2012	\$ 0.00
Unapplied Credit	\$ 0.00
Total Estimated Reinstatement Amount Due as of 1/23/12	\$ 48,615.06

Please note that this estimated reinstatement quote expires on 1/23/12.

If you want to reinstate your loan after 1/23/12, you must contact us for a new reinstatement amount. **Please be advised that the reinstatement amount is subject to final verification.**

If you are moving or no longer live at the property, please provide us with a forwarding address should further correspondence become necessary.

There may be other options available to help you avoid foreclosure. You may contact your servicer or lender to discuss these options.

We will not accept personal checks. Please make your attorney trust check, title company check, certified check, bank order or money order payable to **Phelan Hallinan & Schmieg, P.C. and mail or deliver the check directly to Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054, attention Reinstatement and Payoffs, so that we receive it no later than 5:00 PM on 1/23/12.**

*****If you intend to deliver payment in person, please call to schedule an appointment*****

Very truly yours,

Phelan Hallinan & Schmieg, PC

Nicole Duffy

PLEASE BE ADVISED THAT THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

12-12020-mg
Green Tree Servicing LLC
PO BOX 6172
Rapid City, SD 57709-6172

Doc 4810-3 Filed 08/22/13 Entered 08/23/13 09:09:25 Exhibit 3).
Reinstatement Quote Pg 2 of 19

relationships that work
green tree

+ 0434664 000000160 096005 0061331 SP0C

GEORGE DAVIS
52 POOR FARM RD
PENNINGTON NJ 08534-3801



6/22/2013

Re: Green Tree Servicing LLC* ("Green Tree")

Account Number: 622569895
Property Address: 52 POOR FARM RD
PENNINGTON NJ 08534

Dear George Davis:

Green Tree would like to notify you of your assigned account representative, effective 6/22/2013. If you have any questions concerning your account, please contact your account representative Christina J. at 800-643-0202, extension 66137.

You may also view your account information at www.gt servicing.com. If you have any questions regarding this letter, please call or write to the above-referenced phone number and address.

We look forward to continuing to serve you.

Sincerely,

Green Tree

* Green Tree Servicing LLC and related entities, including, for certain accounts, in Pennsylvania, Green Tree Consumer Discount Company.

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

Green Tree Servicing LLC
PO BOX 6172
Rapid City, SD 57709-6172

relationships that work
green tree

+ 0435862 000002865 096005 0061331 SP0C

GEORGE DAVIS
52 POOR FARM RD
PENNINGTON NJ 08534-3801



7/03/2013

Re: Green Tree Servicing LLC* ("Green Tree")
Account Number: 622569895
Property Address: 52 POOR FARM RD
PENNINGTON NJ 08534

Dear George Davis:

Green Tree would like to notify you of your assigned account representative, effective 7/03/2013. If you have any questions concerning your account, please contact your account representative Sierra J. at 800-643-0202, extension 66141.

You may also view your account information at www.gtservicing.com. If you have any questions regarding this letter, please call or write to the above-referenced phone number and address.

We look forward to continuing to serve you.

Sincerely,

Green Tree

* Green Tree Servicing LLC and related entities, including, for certain accounts, in Pennsylvania, Green Tree Consumer Discount Company.

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

02/01/10

Notice of Intention to Foreclose
125083-018432

GEORGE DAVIS
52 POOR FARM ROAD

PENNINGTON NJ 08534



RE: Account Number 0601741467
Property Address 52 POOR FARM ROAD

PENNINGTON NJ 08534

Dear GEORGE DAVIS

As you are aware, GMAC Mortgage, LLC
mortgage on:
52 POOR FARM ROAD

holds a

PENNINGTON NJ 08534
in the original amount of \$ 375000.00.

Your mortgage payments are past due for 12/01/09 through 02/01/10
payments, which puts you in default of your loan agreement. As
of 02/01/10, you owe the following:

Payments	\$	6744.93
Accrued late charges	\$	337.23
All other fees accrued to date ...	\$	150.00
Suspense	\$	0.00
Total Due	\$	7232.16

You may cure your default by paying the aforesaid amount plus
any additional monthly payments and late charges which fall due
during this period, by bank check or certified funds so it is
received on or before 03/01/10 at

GMAC Mortgage, LLC
PO Box 780

Waterloo IA 50704-0780.

(continued on back)

GEORGE DAVIS
52 POOR FARM RD
PENNINGTON NJ 08534-3801

Received
August 17, 2013

Dear GEORGE DAVIS:

As of the date of this letter, we have undertaken the following loss mitigation efforts prior to foreclosure:

If your situation was caused by circumstances beyond your control which created a financial hardship, there may be alternatives available to you. Please contact us immediately to determine your eligibility for one of the following programs:

- Home Affordable Modification
- Forbearance
- Green Tree Account Workout
- Short Sale
- Deed-in-Lieu of Foreclosure.

The modification may involve some or all of the following changes to your mortgage account:

- Bringing your account current
- Reducing the interest rate on your account
- Extending the term of the account, and/or
- Delaying your repayment of a portion of the mortgage principal until the end of the account term.

You should have already received in the mail a form outlining the necessary documentation required to start the loss mitigation assistance process. Please gather all financial information related to your monthly income and expenses, and mail or fax the completed package and proof of income to:

Green Tree Servicing LLC
Attention: Loss Mitigation, T214
7360 S. Kyrene Road
Tempe, AZ 85283
Fax: (480) 383-0539

If you need an additional form required to complete the package, or if you have any other questions, please contact us at 1-800-643-0202, Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST.

Sincerely,

Green Tree

1-800-643-0202

Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.



0440982 000004981 09051 3 of 3

Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

+ 0440982 000004981 096CS1 - 0925864

GEORGE DAVIS
52 POOR FARM RD
PENNINGTON NJ 08534-3801



UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:)
) Case No. 12-12020 (MG)
)
RESIDENTIAL CAPITAL, LLC, et al.,) Chapter 11
)
Debtors.) Jointly Administered
)

NOTICE OF DISCLOSURE STATEMENT HEARING

**TO: ALL KNOWN CREDITORS OF THE DEBTORS AND OTHER PARTIES IN INTEREST IN THE
ABOVE-CAPTIONED CHAPTER 11 CASES**

PLEASE TAKE NOTICE OF THE FOLLOWING:

1. On July 3, 2013, Residential Capital, LLC and its affiliated debtors and debtors in possession (collectively, the "Debtors") and the Official Committee of Unsecured Creditors therefor (the "Committee," and with the Debtors, the "Plan Proponents") filed the *Disclosure Statement for the Debtors' Joint Chapter 11 Plan Proposed By Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* (as may be amended, modified or supplemented, the "Disclosure Statement") [Docket No. 4157] with the United States Bankruptcy Court for the Southern District of New York (the "Bankruptcy Court"). The Plan Proponents submitted the Disclosure Statement pursuant to section 1125 of the Bankruptcy Code for use in the solicitation of votes on the *Joint Chapter 11 Plan of Reorganization Proposed By Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* (as may be amended, modified or supplemented, including the Plan Supplement and all other exhibits and schedules, the "Plan") [Docket No. 4153], a copy of which was filed with the Bankruptcy Court on July 3, 2013. The Plan Proponents expect to file an amended Plan and Disclosure Statement prior to the Disclosure Statement Hearing (as defined below) and reserve the right to amend, supplement, or modify such documents further. Capitalized terms used but not defined herein shall have the meanings ascribed to them in the Plan or Disclosure Statement, as the context so requires.

2. A hearing currently is scheduled before the Honorable Martin Glenn, United States Bankruptcy Judge for the Southern District of New York, for **10:00 a.m. (ET) on August 21, 2013** (the "Disclosure Statement Hearing") at the Bankruptcy Court, One Bowling Green, New York, NY 10004 to consider the entry of an order approving, among other things, (a) the Disclosure Statement as containing "adequate information" pursuant to section 1125 of the Bankruptcy Code; (b) procedures for soliciting, receiving and tabulating votes on the Plan and for filing objections to the Plan; (c) the form of ballots, notices, and certain other documents to be distributed in connection with the solicitation of the Plan; (d) the deadlines contained in the solicitation and confirmation procedures; and (e) the procedures for notice of the confirmation hearing and filing objections to confirmation of the Plan. The specific courtroom where the Disclosure Statement Hearing will take place will be disclosed prior to the Disclosure Statement Hearing and will be posted on the Debtors' bankruptcy website at www.kccllc.net/rescap and on the Bankruptcy Court's docket.

**PLEASE BE ADVISED THAT THE DISCLOSURE STATEMENT HEARING
MAY BE CONTINUED FROM TIME TO TIME BY THE COURT OR THE PLAN PROPONENTS
WITHOUT FURTHER NOTICE OTHER THAN BY SUCH ADJOURNMENT BEING ANNOUNCED
IN OPEN COURT OR BY A NOTICE OF ADJOURNMENT FILED WITH THE COURT.**

3. Copies of the Disclosure Statement and Plan may be obtained (i) from Kurtzman Carson Consultants, LLC (a) at www.kccllc.net/rescap, by clicking on the "Court Documents" link, (b) upon request by mail to ResCap Balloting Center, c/o, KCC, 2335 Alaska Ave., El Segundo, California, 90245, or (c) upon request by calling the Debtors' restructuring hotline at (888) 251-2914 or (ii) for a fee via PACER at www.nysb.uscourts.gov (a PACER login and password are required to access documents on the Court's website and can be obtained through the PACER Service

Center at www.pacer.psc.uscourts.gov). Copies of the Disclosure Statement and Plan may also be examined by interested parties between the hours of 9:00 a.m. and 4:30 p.m. (Eastern Time) at the office of the Clerk of the Bankruptcy Court, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, Room 511, New York, New York 10004.

4. **INJUNCTIONS, RELEASES, AND EXCULPATION.** The Plan contains certain injunction, release, and exculpation provisions, including **third party releases**, that are subject to approval by the Bankruptcy Court and may be found at Article IX of the Plan and Article V of the Disclosure Statement.

ARTICLE IX OF THE PLAN CONTAINS RELEASE, EXCULPATION,
AND INJUNCTION PROVISIONS, AND **ARTICLE IX CONTAINS A THIRD
PARTY RELEASE**. THUS, YOU ARE ADVISED TO REVIEW AND CONSIDER THE PLAN CAREFULLY
BECAUSE YOUR RIGHTS MIGHT BE AFFECTED THEREUNDER.

5. **THIRD PARTY RELEASES.** Article IX of the Plan provides for the following Third Party Release:

ON AND AS OF THE EFFECTIVE DATE OF THE PLAN, THE HOLDERS OF CLAIMS AND EQUITY INTERESTS SHALL BE DEEMED TO PROVIDE A FULL AND COMPLETE DISCHARGE AND RELEASE TO THE ALLY RELEASED PARTIES AND THEIR RESPECTIVE PROPERTY FROM ANY AND ALL CAUSES OF ACTION WHATSOEVER, WHETHER KNOWN OR UNKNOWN, ASSERTED OR UNASSERTED, DERIVATIVE OR DIRECT, FORESEEN OR UNFORESEEN, EXISTING OR HEREINAFTER ARISING, IN LAW, EQUITY, OR OTHERWISE, WHETHER FOR TORT, FRAUD, CONTRACT, VIOLATIONS OF FEDERAL OR STATE SECURITIES LAWS, VEIL PIERCING OR ALTER-EGO THEORIES OR LIABILITY, OR OTHERWISE, ARISING FROM OR RELATED IN ANY WAY TO THE DEBTORS, INCLUDING THOSE IN ANY WAY RELATED TO RMBS ISSUED AND/OR SOLD BY THE DEBTORS OR THEIR AFFILIATES AND/OR THE CHAPTER 11 CASES OR THE PLAN, AND ANY OBLIGATIONS UNDER THE DOJ/AG SETTLEMENT, THE CONSENT ORDER, AND THE ORDER OF ASSESSMENT.

ENTRY OF THE CONFIRMATION ORDER SHALL CONSTITUTE THE BANKRUPTCY COURT'S APPROVAL, UNDER SECTION 1123 OF THE BANKRUPTCY CODE AND BANKRUPTCY RULE 9019, OF THE THIRD PARTY RELEASE, AND FURTHER, SHALL CONSTITUTE THE BANKRUPTCY COURT'S FINDING THAT THIS THIRD PARTY RELEASE IS: (1) IN EXCHANGE FOR THE GOOD, VALUABLE AND SUBSTANTIAL CONSIDERATION PROVIDED BY THE ALLY RELEASED PARTIES; (2) IN THE BEST INTERESTS OF THE DEBTORS, THE ESTATES, THE LIQUIDATING TRUST AND ALL HOLDERS OF CLAIMS AND EQUITY INTERESTS; (3) FAIR, EQUITABLE AND REASONABLE; (4) GIVEN AND MADE AFTER DUE NOTICE AND OPPORTUNITY FOR A HEARING; (5) JUSTIFIED BY TRULY UNUSUAL CIRCUMSTANCES; (6) AN ESSENTIAL COMPONENT AND CRITICAL TO THE SUCCESS OF THE PLAN; (7) RESULTED IN DISTRIBUTIONS TO THE CREDITORS THAT WOULD OTHERWISE HAVE BEEN UNAVAILABLE; (8) THE RESULT OF AN IDENTITY OF INTEREST BETWEEN THE DEBTORS AND THE ALLY RELEASED PARTIES REGARDING THE PLAN; AND (9) A BAR TO ANY PARTY ASSERTING A CLAIM OR CAUSE OF ACTION RELEASED PURSUANT TO THIS THIRD PARTY RELEASE AGAINST ANY OF THE ALLY RELEASED PARTIES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, THE THIRD PARTY RELEASE SHALL NOT APPLY TO ANY CLAIMS HELD BY (I) THE FDIC, IN ITS CAPACITY AS A RECEIVER, AGAINST ALLY, AND (II) THE FHFA AGAINST ALLY.

FOR THE AVOIDANCE OF DOUBT, THE THIRD PARTY RELEASE SHALL NOT EXTEND TO ANY RIGHTS, DEFENSES, OR COUNTERCLAIMS UNDER ANY DIRECTORS &

9. Upon approval of the Disclosure Statement by the Bankruptcy Court, holders of Claims against the Debtors who are entitled to vote on the Plan will receive a copy of the Disclosure Statement, the Plan, and various documents related thereto, unless otherwise ordered by the Bankruptcy Court.

**If you have any questions related to this notice,
please call the Debtors' bankruptcy hotline at (888) 251-2914.**

Please note that KCC is not authorized to provide, and will not provide, legal advice.

ATTENTION BORROWERS:

SilvermanAcampora LLP has been approved as special borrower counsel to the Official Committee of Unsecured Creditors and is available to answer any questions you may have as a borrower whose loan was originated, sold, consolidated, purchased, and/or serviced by Residential Capital LLC or any of its subsidiaries.

Please call 866-269-5217 if you have questions regarding any notice you received from Residential Capital, LLC or any of its subsidiaries.

Dated: New York, New York
July 9, 2013

MORRISON & FOERSTER LLP
Gary S. Lee
Lorenzo Marinuzzi
Todd M. Goren
Jennifer L. Marines
Daniel J. Harris
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 336-4323
Facsimile: (212) 468-7900

*Counsel for Debtors and Debtors in
Possession*

KRAMER LEVIN NAFTALIS &
FRANKEL LLP
Kenneth H. Eckstein
Douglas H. Mannal
Stephen D. Zide
1177 Avenue of the Americas
New York, New York 10036
Telephone: (212) 715-3280
Facsimile: (212) 715-8000

*Counsel for the Official Committee
of Unsecured Creditors*

OFFICERS OR ERRORS & OMISSIONS INSURANCE POLICIES SOLD BY ANY OF THE CONSENTING CLAIMANTS OR THEIR AFFILIATES AND COVERING EITHER THE DEBTORS OR ANY OF THE ALLY RELEASED PARTIES. NOR DOES THE THIRD PARTY RELEASE EXTEND TO (I) ANY INDEMNITY RIGHTS HELD BY DEBTORS' REPRESENTATIVES AGAINST ALLY ARISING FROM CLAIMS NOT RELEASED BY THIS THIRD PARTY RELEASE, (II) ANY INDEMNITY RIGHTS AGAINST NON-ALLY RELEASED PARTIES ARISING OUT OF THE KESSLER CLASS ACTION, OR (III) ANY OTHER INDEMNITY RIGHT ARISING OUT OF ANY OTHER CLAIMS OF BORROWERS; SPECIFICALLY, THESE RELEASES DO NOT EXTEND TO ANY INDEMNITY RIGHTS RFC MAY HAVE AGAINST ANY SUCCESSORS IN INTEREST TO CBNV AND GNBT, INCLUDING, BUT NOT LIMITED TO, THOSE INDEMNITY RIGHTS EXTENDING OUT OF THE CLIENT CONTRACTS BETWEEN RFC, ON THE ONE HAND, AND EITHER CBNV OR GNBT, ON THE OTHER HAND, WHICH INCORPORATE BY REFERENCE THE INDEMNITY PROVISIONS OF RFC'S ALTERNET SELLER GUIDE.

6. Responses and objections, if any, to the approval of the Disclosure Statement or any of the other relief sought by the Plan Proponents in connection with approval of the Disclosure Statement, **must** (i) be in writing, (ii) state the name and address of the objecting or responding party and the amount and nature of the claim or interest of such party, (iii) state with particularity the basis and nature of any objection or response and include, where appropriate, proposed language to be incorporated into the Disclosure Statement to resolve any such objection or response, (iv) conform to the Federal Rules of Bankruptcy Procedure and the Local Rules of the Bankruptcy Court, (v) be filed electronically with the Bankruptcy Court in accordance with the Case Management Procedures, dated May 23, 2012 [Docket No. 141] (available at www.kccllc.net/rescap), and (vi) served in accordance with General Order M-399 (which can be found at www.nysb.uscourts.gov) so as to be actually received **on or before 4:00 p.m. (Eastern Time) on August 8, 2013** on the following parties: (a) the Clerk of the Bankruptcy Court, One Bowling Green, New York, New York 10004-1408; (b) Chambers of the Honorable Martin Glenn, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, NY 10004; (c) the Debtors, (i) if by mail or courier to: Residential Capital LLC, Lewis Kruger, CRO, c/o Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104; with copies to: Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York, 10104, Attn: Gary Lee, Lorenzo Marinuzzi, and Todd Goren; (ii) if by email to: Lewis.Kruger@gmacreescap.com, glee@mofo.com, lmarinuzzi@mofo.com, and tgoren@mofo.com; (d) the Creditors' Committee, (i) if by mail or courier to: Kramer Levin Naftalis & Frankel LLP, 1177 Avenue of the Americas, New York, New York, 10036, Attn: Kenneth H. Eckstein, Douglas H. Mannal and Stephen D. Zide; (ii) if by email to: keckstein@kramerlevin.com, dmannal@kramerlevin.com, and szide@kramerlevin.com; (e) Ally, (i) if by mail or courier to: Ally Financial, Inc., 1177 Avenue of the Americas, New York, NY 10036; Attn: William B. Solomon and Timothy Devine; with copies to: Kirkland & Ellis LLP, 601 Lexington Avenue, New York, New York 10022, Attn: Richard M. Cieri and Ray C. Schrock; (ii) if by email to: richard.cieri@kirkland.com and ray.schrock@kirkland.com; and (f) the Office of the United States Trustee, Southern District of New York, by mail or courier to: U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, New York 10014, Attn: Brian Masumoto and Michael Driscoll.

7. Replies to responses or objections, if any, to the approval of the Disclosure Statement must be filed **on or before 12:00 p.m. (Eastern Time) on August 16, 2013**.

8. **IF ANY OBJECTION TO THE DISCLOSURE STATEMENT IS NOT FILED AND SERVED STRICTLY AS PRESCRIBED HEREIN, THE OBJECTING PARTY MAY BE BARRED FROM OBJECTING TO THE ADEQUACY OF THE DISCLOSURE STATEMENT AND MAY NOT BE HEARD AT THE HEARING.**

Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

PRF 59441 11079852

042600

George Davis
52 Poor Farm Road
Pennington NJ 08534

Reinstatement Quote Pg 13 of 19

FIRST CLASS
U.S. POSTAGE
PAID
PERMIT # 1482
SAN DIEGO, CA

Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

11079852
George Davis
52 Poor Farm Road
Pennington, NJ 08534

[illegible]

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

MR Michael TuNick
1-215-917-0384

Bridgit Cone

877-614-7452

Michael 215-710-8129

06/10/11

GEORGE DAVIS

52 POOR FARM ROAD

PENNINGTON NJ 08534

RE: Account Number 0601741467
Property Address 52 POOR FARM ROAD
PENNINGTON NJ 08534

Dear GEORGE DAVIS

Thank you for contacting us about your account. We have received your authorization allowing GMAC Mortgage, LLC to provide account information to Michael TuNick. A copy of this request is now in your account file.

As a precaution, all authorized individuals will be asked to confirm the last four digits of your Social Security number when requesting information about your account.

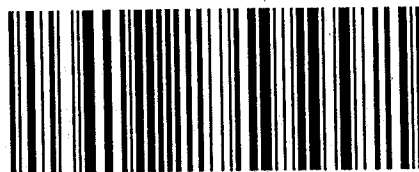
If you have any questions, we are here to help. Please call our office at 800-766-4622 (weekdays, 6:00 a.m. - 10:00 p.m. CT; Saturday, 9:00 a.m. - 1:00 p.m.).

Customer Care
Loan Servicing

2:18

GMAC Mortgage

PO Box 780
Waterloo, IA 50704-0780



7192 5948 0010 4386 9994

FIRST CLASS
US POSTAGE
AND FEES PAID
NEWCOURSE

August 27, 2012

00075

GEORGE DAVIS
52 POOR FARM ROAD
PENNINGTON NJ 08534

Second Notice!

*You were previously provided information
regarding the financial analysis forms on
August 10, 2012.*

*Please be advised you have until
September 09, 2012
to return all required documentation.*

Re: Loan Number: 0601741467
Property Address: 52 POOR FARM ROAD
PENNINGTON NJ 08534

Dear GEORGE DAVIS:

Help may be available if you are having difficulty making your mortgage loan payments. You may be eligible for the new Home Affordable Modification program, which is part of the initiative announced by President Obama to help homeowners. Even if you do not qualify for this specific program, we will evaluate your situation to determine if you might qualify for assistance through other programs we offer.

As your mortgage loan servicer, we will work with you in an effort to make your mortgage payment affordable. You will not pay any fees to take advantage of this opportunity to modify your mortgage loan payment and keep your home. Now is the time to act. We are ready to help you.

Here's how it works: We will first determine if you are eligible based on your situation. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment. We will not refer the account to foreclosure or conduct a foreclosure sale if already referred while your loan is being reviewed for the Making Home Affordable program unless required by your investor. The review will not begin until all required documentation has been received.

At first, we will provide you with a new, affordable monthly payment on your mortgage loan for a trial period. If you make all of those payments successfully and fulfill all trial period conditions, we will permanently modify your mortgage loan.

The modification may involve some or all of the following changes to your mortgage loan:

- 1) Bringing your account current;
- 2) Reducing the interest rate on your loan;
- 3) Extending the term of the loan, and/or delaying your repayment of a portion of the mortgage principal until the end of the loan term.

In addition to the Making Home Affordable program, we may have other options available to assist you if you do not qualify under the government program.

We were turned down

GMAC Mortgage

PO Box 780
Waterloo, IA 50704-0780

December 06, 2011

3417

GEORGE DAVIS
52 POOR FARM ROAD
PENNINGTON, NJ 08534

Re: Account Number: 0601741467
Property Address: 52 POOR FARM ROAD
PENNINGTON, NJ 08534

Dear GEORGE DAVIS:

Communication with our customers is extremely important to the success of our business. As your Relationship Manager I want to update you with my new contact information as my phone number has recently changed.

As we work together to find the right solution to your financial hardship, I encourage you to call me with your questions at 1-877-928-4622; select option 5 followed by my new 7 digit extension listed below.

For an immediate transfer to me, please enter your account number when prompted and you will be routed directly to me. As an alternative you can also enter my extension when prompted and you will be transferred to me. If I am not available, one of my team members is ready to assist you by either answering your questions or setting up an appointment for us to talk. For your convenience, our offices are open Monday through Friday between 8 AM and 9 PM Central Standard Time.

I look forward to our continued partnership as I am dedicated to work with you every step of the way!

GMAC Mortgage

Frank Patrick

1-877-928-4622 extension 874-8246

Sincerely,

Frank Patrick
Frank Patrick
Relationship Manager

Note: This is an attempt to collect a debt and any information obtained will be used for that purpose.

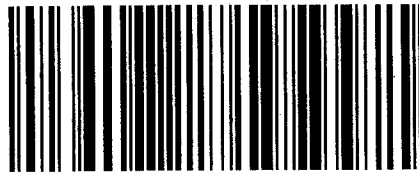
Notice Regarding Bankruptcy: If you have filed for bankruptcy and your case is still active or if you have received an order of discharge, please be advised that this is not an attempt to collect a pre-petition or discharged debt. Any action taken by us is for the sole purpose of protecting our lien interest in your property and is not to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice.

Note: If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance with your Chapter 13 plan and disregard this notice.



GMAC Mortgage

PO Box 780
Waterloo, IA 50704-0780



7192 5948 0010 4386 9994

FIRST CLASS
US POSTAGE
AND FEES PAID
NEWCOURSE

August 27, 2012

00075

GEORGE DAVIS
52 POOR FARM ROAD
PENNINGTON NJ 08534

Second Notice!
*You were previously provided information
regarding the financial analysis forms on
August 10, 2012.
Please be advised you have until
September 09, 2012
to return all required documentation.*

Re: Loan Number: 0601741467
Property Address: 52 POOR FARM ROAD
PENNINGTON NJ 08534

Dear GEORGE DAVIS:

Help may be available if you are having difficulty making your mortgage loan payments. You may be eligible for the new Home Affordable Modification program, which is part of the initiative announced by President Obama to help homeowners. Even if you do not qualify for this specific program, we will evaluate your situation to determine if you might qualify for assistance through other programs we offer.

As your mortgage loan servicer, we will work with you in an effort to make your mortgage payment affordable. You will not pay any fees to take advantage of this opportunity to modify your mortgage loan payment and keep your home. Now is the time to act. We are ready to help you.

Here's how it works: We will first determine if you are eligible based on your situation. If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment. We will not refer the account to foreclosure or conduct a foreclosure sale if already referred while your loan is being reviewed for the Making Home Affordable program unless required by your investor. The review will not begin until all required documentation has been received.

At first, we will provide you with a new, affordable monthly payment on your mortgage loan for a trial period. If you make all of those payments successfully and fulfill all trial period conditions, we will permanently modify your mortgage loan.

The modification may involve some or all of the following changes to your mortgage loan:

- 1) Bringing your account current;
- 2) Reducing the interest rate on your loan;
- 3) Extending the term of the loan, and/or delaying your repayment of a portion of the mortgage principal until the end of the loan term.

In addition to the Making Home Affordable program, we may have other options available to assist you if you do not qualify under the government program.

We were turned down



STEP 1

GATHER THE INFO WE NEED TO HELP

To take advantage of this opportunity and the Home Affordable Modification program, complete the original financial analysis forms and fax or mail it to us with the required documentation to the fax number or address below. If you are scheduled for foreclosure sale **all** documentation **must** be received at least 7 business days prior to sale (For properties located in the state of Florida the complete package needs to be received 30 days prior to sale).

Loss Mitigation
233 Gibraltar RD
Suite 600
Horsham PA 19044
Fax: 866-709-4744
Website: www.gmacmortgage.com

If you do not qualify for a loan modification under this program, or do not want to stay in your home, we will work with you to explore other options available to help you keep your home or ease your transition to a new home. A brief description of these options follows.

REPAYMENT PLAN: If you have experienced a temporary loss of income or increase in expenses and now have sufficient income to make increased payments, we may be able to work out a repayment plan, which would allow repayment of the arrearage in monthly installments, made in addition to the regular monthly payment, until the delinquency is resolved.

LOAN MODIFICATION: A loan modification capitalizes delinquent payments into the unpaid principal balance. This may be completed if you are unable to make temporary increased monthly payments, yet can still afford your mortgage payments.

SHORT SALE: The investor may accept less than a full payoff when the value of your property has declined. You must list the property at fair market value and forward any offers, along with estimated closing costs, to our company. The acceptance of the offer is subject to investor approval. You may be required to contribute to reduce the total loss.

DEED IN LIEU OF FORECLOSURE: A deed in lieu voluntarily gives back the Deed to the lender to satisfy the debt and avoid foreclosure. You must have tried to sell the property for 90 days at fair market value.

The collection activity will not stop and the monthly mortgage payments are still due while we evaluate your financial situation. Not all options may be available to you and we cannot guarantee you will qualify for any of the loss mitigation options.

STEP 2

CONTACT US

We want to make modifying your mortgage loan as easy as possible. However, you must take the first step by completing the financial analysis forms so we can analyze the options available to you. If you no longer have the original financial analysis forms, please contact us at the following number or download and print the forms from our website. If you have any questions call us at 1-800-766-4622 Monday-Friday from 8:00 a.m. to 9:00 p.m., Central Standard Time.

IMPORTANT NOTICE

Beware of Foreclosure Rescue Scams. Help is free!

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-approved housing counselor.
 - For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

Customer Care
Loan Servicing

Notice: This is an attempt to collect on a debt and any information obtained will be used for that purpose. If you have filed for bankruptcy, or if you have been discharged of your personal liability for repayment of this debt, please note that this letter is being provided for informational purposes only and any rights that we may choose to pursue will be exercised against the property only and not against you personally.